

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 11-31038-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tony Randall Fincham Sr.
946 Swan Lane
Ruther Glen, VA 22546

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-4494

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Tony Randall Fincham Sr. is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: May 12, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Tony Randall Fincham, Sr.
 Debtor

Case No. 11-31038-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: B18W

Page 1 of 2
 Total Noticed: 48

Date Rcvd: May 12, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2015.

db
 cr
 10297716 +Tony Randall Fincham, Sr., 946 Swan Lane, Ruther Glen, VA 22546-1214
 10260584 +PNC MORTGAGE a division of PNC Bank N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 10260585 BB&T Bankruptcy, PO Box 1847 Wilson NC 27894
 10260586 Caroline Co. Fire-Rescue, PO Box 8488, Virginia Beach, VA 23450-8488
 10260587 +Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
 10260590 +Commonwealth Sleep Center, 1420 Mayhurst Blvd, Mc Lean, VA 22102-2235
 10260592 +Dominion Law Associates, 222 Central Park Ave, Ste 210, Virginia Beach, VA 23462-3024
 10260597 #+Eyad Abu-Hamda, 8301 Arlington Blvd, Ste T5, Fairfax, VA 22031-2904
 10339656 Fredericksburg Hospitalist Grp, PO Box 824153, Philadelphia, PA 19182-4153
 Home Choice Partners, PO Box 79974, Baltimore, MD 21279-0974
 LAKE LAND'OR PROPERTY OWNERS, ASSOCIATION, INC., 319 LAND'OR DRIVE,
 RUTHER GLEN, VA 22546
 10260600 Lake Land'Or POA, 319 Land'Or Drive, Ruther Glen, VA 22546-0000
 10260601 +Manassas Surgery Center Anesth, 10 Commerce Dr, New Rochelle, NY 10801-5253
 10260602 +Mary Washington Healthcare Phy, PO Box 845, Fredericksburg, VA 22404-0845
 10260603 +Mary Washington Hospital, 2300 Fall Hill #313, Fredericksburg, VA 22401-3343
 10260604 +NCB Management Services Inc, PO Box 1099, Langhorne, PA 19047-6099
 10515086 +PNC Mortgage,, a division of PNC Bank,, National Association, 3232 NEWMARK DRIVE,
 MIAMISBURG, OH 45342-5421
 10260606 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 10260607 Pulmonary Assoc of Fredericksb, 521 Park Hill Dr, Fredericksburg, VA 22401-3377
 10260610 +TrueGreen, attn: Accounts Receivable, 7109 Rainwater Place, Ste F, Lorton, VA 22079-1521
 10260611 +United Collection Bureau, 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501
 10260613 Virginia Cardiovascular Consul, PO Box 10190, Virginia Beach, VA 23450-0190
 10260614 Virginia Emer Phys LLP, 75 Remittance drive, Ste 1151, Chicago, IL 60675-1151
 10260615 +William F Enos, MD, 9834 Business Way, Manassas, VA 20110-4151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 EDI: AIS.COM May 13 2015 02:19:00 Midland Funding LLC by American InfoSource LP as a,
 PO Box 4457, Houston, TX 77210-4457
 cr
 +EDI: RESURGENT.COM May 13 2015 02:19:00 SPOTSYLVANIA REGIONAL MED,
 c/o Resurgent Capital Services, PO Box 1, Greenville, SC 29602-0001
 10260578 EDI: HFC.COM May 13 2015 02:19:00 American Dreamcard, PO Box 17313,
 Baltimore, MD 21297-1313
 10380372 +EDI: OPHSUBSID.COM May 13 2015 02:18:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 10260580 E-mail/Text: bankruptcy@bbandt.com May 13 2015 02:28:08 Bb&t, Po Box 1847,
 Wilson, NC 27894-0000
 10260579 +EDI: TSYS2.COM May 13 2015 02:18:00 Barclays Bank Delaware, Attn: Customer Support Dept,
 Po Box 8833, Wilmington, DE 19899-8833
 10260581 +EDI: STFC.COM May 13 2015 02:19:00 Cach Llc, Attn: Bankruptcy Dept,
 4340 S Monaco St, 2nd Fl, Denver, CO 80237-3485
 10260582 +E-mail/Text: bankruptcy@cavps.com May 13 2015 02:28:48 Calvary Portfolio Services,
 Attn: Bankruptcy Dept, Po Box 1017, Hawthorne, NY 10532-7504
 10260583 +E-mail/Text: cms-bk@cms-collect.com May 13 2015 02:28:16 Capital Management Svcs,
 726 Exchange St, Suite 700, Buffalo, NY 14210-1464
 10260589 E-mail/Text: bknotice@erccollections.com May 13 2015 02:28:31 Enhanced Recovery Corporation,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 10260591 +EDI: FSAE.COM May 13 2015 02:19:00 Firstsource Advantage, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 10260594 EDI: RMSC.COM May 13 2015 02:19:00 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061
 10260593 EDI: RMSC.COM May 13 2015 02:19:00 GE Money Bank, PO Box 981127, El Paso, TX 79998-1127
 10260595 +EDI: RMSC.COM May 13 2015 02:19:00 Gemb/dsgi, P.O. Box 981400, El Paso, TX 79998-1400
 10260598 +EDI: HFC.COM May 13 2015 02:19:00 HSBC Card Services, PO Box 80084,
 Salinas, CA 93912-0084
 10260596 +EDI: HFC.COM May 13 2015 02:19:00 Hfc - Usa, Po Box 3425, Buffalo, NY 14240-3425
 10260599 EDI: IIC9.COM May 13 2015 02:18:00 IC System, 444 Highway 96 East, PO Box 64886,
 Saint Paul, MN 55164-0886
 11542680 EDI: AIS.COM May 13 2015 02:19:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 10260605 +E-mail/Text: bankruptcydepartment@ncogroup.com May 13 2015 02:28:41 Nco Fin/38, Pob 15393,
 Wilmington, DE 19850-5393
 10387005 EDI: PRA.COM May 13 2015 02:18:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 10513611 EDI: RECOVERYCORP.COM May 13 2015 02:18:00 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 10312838 +EDI: RESURGENT.COM May 13 2015 02:19:00 SPOTSYLVANIA REGIONAL MED,
 C/O RESURGENT CAPITAL SERVICES, PO BOX 1927, GREENVILLE, SC 29602-1927
 10260608 EDI: HCA2.COM May 13 2015 02:18:00 Spotsylvania Regional Med Cntr, PO Box 740760,
 Cincinnati, OH 45274-0760
 10260612 EDI: TSYS2.COM May 13 2015 02:18:00 US Airways Dividend Miles, PO Box 8802,
 Wilmington, DE 19899-8802

TOTAL: 24

District/off: 0422-7

User: smithla
Form ID: B18W

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Total Noticed: 48

Date Rcvd: May 12, 2015

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10260588 ##Encore, 400 N Rogers Rd, PO Box 3330, Olathe, KS 66063-3330
10260609 ##+Transworld Systems Inc, PO Box 12103, Trenton, NJ 08650-2103

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2015 at the address(es) listed below:

Richard James Oulton on behalf of Debtor Tony Randall Fincham, Sr. 2debtlawgroup@gmail.com,
thedeptlawgroupmail@gmail.com;DLGHearings@gmail.com;sean.c13alg@gmail.com;scgattorney@gmail.com
Suzanne E. Wade station08@ricva.net, ecfsummary@ricva.net

TOTAL: 2